location for a certain purpose and under certain circumstances; requiring a carrier to provide the criteria and procedures to any provider-requesting an application for membership on a carrier's provider panel; requiring the Insurance Commission and the Secretary of Health and Mental Hygiene to adopt certain regulations relating to the criteria and procedures; providing certain review and appeal procedures to certain persons under certain circumstances; prohibiting a carrier from denying membership on a panel on the basis of gender, race, age, religion, national origin, or disability; prohibiting a carrier from restricting or terminating membership on a provider panel under certain circumstances; authorizing a carrier to restrict membership on a provider panel under certain circumstances; requiring carriers to include certain information in the carrier's marketing materials; requiring a carrier that terminates a participating provider for certain reasons to continue to reimburse the provider a certain amount for a certain period of time; requiring certain insurers, including health maintenance organizations, to reimburse certain providers, including pharmacy providers, in a certain manner under certain circumstances; providing that certain enrollee and subscriber liability provisions are not applicable under certain circumstances; providing a certain exception requiring a certain carrier, that uses a provider panel to provide certain health care services to enrollees, to establish certain procedures for notifying enrollees and certain individuals of certain information and for formulating the carrier's provider panel in a certain manner; requiring a carrier to provide an application for participation in its provider panel, and certain other information, to any provider upon request; requiring a carrier to take certain action in regard to an application for participation in the carrier's provider panel within a certain time and under certain circumstances; authorizing a carrier to charge a certain fee for any application a provider submits to the carrier; prohibiting a carrier from denying participation or terminating participation in its provider panel on the basis of gender, race, age, religion, national origin, or disability and under certain other circumstances; requiring a carrier to establish an internal review system for a certain purpose; requiring a carrier to provide to new members and existing enrollees certain information under certain circumstances; requiring certain-providers to disclose certain information to certain network delivery systems under certain eireumstances; requiring a provider being terminated from a carrier's provider panel to continue to provide health care services to enrollees for a certain period after the date of the notice of the provider's termination under certain circumstances; requiring the Insurance Commissioner, in consultation with the Secretary of Health and Mental Hygiene, to adopt certain regulations; prohibiting a carrier that reimburses a health care practitioner in a certain manner from reimbursing the practitioner in an amount less than a certain negotiated sum or rate; requiring a health maintenance organization with which an employer, association, or other group arrangement is contracting to offer certain health insurance benefits or contract with another carrier to offer under certain circumstances a point-of-service option as an additional benefit that an employee or individual may accept or reject; authorizing an employer, association, or other group arrangement to require the employee or individual to pay the difference in the amount of the premium; authorizing a carrier to impose different cost-sharing provisions for the point-of-service option under certain circumstances; prohibiting certain practitioners from denying a Medical Assistance Program recipient certain health benefits; requiring the Insurance Commissioner to